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Carolina country



At Your Service

INSIDE THIS MONTH:

Max Woody's chairs

A Marine in Iraq

Helpful tax credits

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Why would we do this? Our real goal is to build a long term client relationship with you. We are sure that most of you will become loyal Stauer clients in the years to come, but for now, in this lousy economy, we will give you these pearls to help with your future gift giving ideas.

We did find a magnificent cache of cultured pearls at the best price that I have ever seen. Our pearl dealer was stuck. A large luxury department store in

financial trouble cancelled a large order at the last minute so we grabbed all of them. He sold us an enormous cache of his roundest, whitest, most iridescent cultured 5 1/2-6mm pearls for only pennies on the dollar.

But let me get to the point: his loss is your gain. Many of you may be wondering about your next gift for someone special. In the past, Stauer has made gift giving easier with the absolute lowest prices on fine jewelry and luxury goods. This year, we've really come to the rescue.

For the next few days, I'm not offering this cultured pearl necklace at \$1,200. I'm not selling it for \$300. That's because I don't want to SELL you these pearls at all... I want to GIVE them to you. This cultured freshwater pearl necklace is yours **FREE**. You pay nothing except basic shipping and processing costs of \$25.²⁵, the normal shipping fee for a \$200-\$300 necklace.

It's okay to be skeptical. But the truth is that Stauer doesn't make money by selling one piece of jewelry to you on a single occasion. We stay in business by serving our long term clients. And as soon as you get a closer look at the exclusive selection, you're not going to want to buy your jewelry anywhere else.

Stauer is a high end jeweler that still understands value. As a matter of fact, our average client spends more with us than at Tiffany's, but we still know something about affordability. We believe Stauer was the largest buyer of carat weight emeralds in the world last year and this year we are on track to be the largest buyer of carat weight sapphires, so we know about volume buying discounts. We were only able to get so many pearls at this price. This offer is **very limited** to one per shipping address. Please don't wait.

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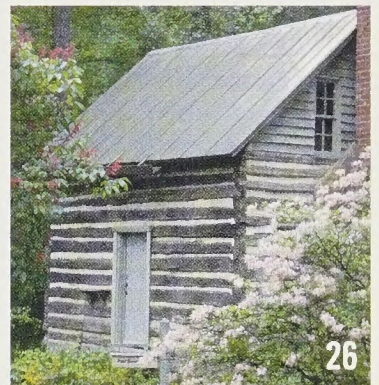
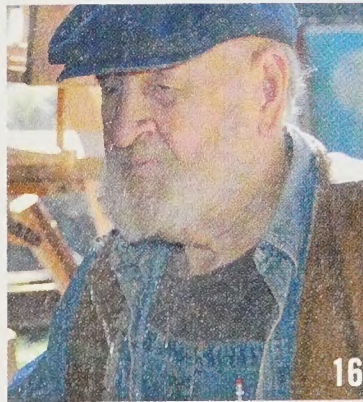
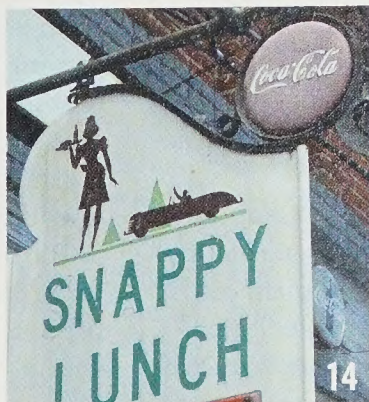


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Max Woody at work on one of his acclaimed chairs made the old-fashioned way in his Marion workshop. Photography by Ann Green.



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Your cooperative sends you Carolina Country as a convenient, economical way to share with its members information about services, director elections, meetings and management decisions. The magazine also carries legal notices that otherwise would be published in other media at greater cost.

Your co-op's board of directors authorizes a subscription to Carolina Country on behalf of the membership at a cost of less than \$4 per year.



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Soy ink is naturally low in VOCs (volatile organic compounds) and its usage can reduce emissions causing air pollution.

Tax Time



By Michael E.C. Gery

Soon enough we'll be gearing up to complete our income tax returns. If you have a small business paying quarterly, you're next payment is due Jan. 15. Also, some new state taxes kick in this year, such as a sales and use tax on digital property (buy a digital book, pay a tax). And this is after the state sales tax went up twice last year.

Some of us learned in school that we have direct and indirect taxes. Direct taxes are paid by the taxpayer directly to the taxing authority, like income tax and property tax. Indirect taxes are paid by the taxpayer to someone else, who in turn pays it to the taxing authority, like sales tax or your electricity tax. You see it on your bill, and you pay it. Some taxing authorities, such as state governments, impose a special "sin tax" to make taxpayers pay for what the authority is trying to get them not to consume, such as cigarettes. The idea is that the more you acquire or consume—such as income, property or gasoline—the more tax you pay.

We sometimes hear of a "hidden tax." Taxpayers generally don't know much about these. Some critics see a hidden tax in today's Congressional proposals to redirect the nation's energy policy. They call it a "carbon tax," which essentially raises your price of doing business if your business—such as a coal-burning power plant—emits carbon dioxide and "greenhouse gases." Such taxes usually are passed on to consumers as higher prices or rates, which is why they are called hidden.

The tax system is so complicated that smart people make good money to figure not only what a taxpayer owes, but also what the taxing authority can get away with.

The primary purpose of taxation, of course, is to provide revenue to the government so the government can provide us with services. Medicare and Social Security taxes are deducted

from our take-home pay so that we can benefit from those programs someday. In North Carolina when we buy a car, we pay a vehicle tax to help fund the state highway system. Whatever elected officials run the government at a given time—an executive, a legislature, a local council—determine the priorities for spending tax revenue. Some may prefer to spend more on military services and space exploration, others may favor wildlife refuges and schools. In any case, the authorities are supposed to be accountable to the taxpayers. Your elected cooperative representatives—your board of directors—work hard to keep our government representatives accountable to your cooperative. Although they are not-for-profit businesses, electric cooperatives pay taxes. In 2008, North Carolina's electric cooperatives collectively paid over \$74.7 million in property and other taxes.

Another side of this tax system contains the so-called "tax break." Tax breaks are intended to reward taxpayers for good behavior and otherwise relieve their tax burden (give to charity, get a tax deduction). A good example are the tax credits you can earn by implementing certain energy efficiency improvements or renewable energy systems where you live. Improving energy efficiency is in the public interest. [See a handy chart of these credits on pages 10–11.]

Another tax break goes to working people whose tax bills cause them a true hardship. It's the Earned Income Tax Credit and is worth \$5,600 to some families. North Carolina recently enacted one. At the time, the Wilmington Star News said, "It rewards low-income people for working."

The bottom line is to get one of those tax experts to help you. Ask the IRS where you can get free help, if you need it, (800) 829-1040. 

Revisiting Christmas cards

Each year following Christmas, we would put all the Christmas cards we had received in a large basket. Every night when we sat down together for our evening meal, one of our three children would take a turn selecting a card from the basket. The person or family selected would be included in our blessing before we began our meal. It would sometimes take us through the middle of March before we went through all cards. It was so nice to enjoy the cards and messages one more time in the new year.

Joyce Sanford, Morehead City

Spanish Christmas biscuits

Our family always has had acquaintances who speak Spanish. The Spanish Christmas celebrations continue through January 5. During that week we would make Fiesta Biscuits. Friends and neighbors would come to visit and celebrate. Everyone had so many different things to talk about.

Fiesta Biscuits

Make 2 batches of regular biscuit dough. Knead, flour, roll out to 1 inch thick. Take 6-inch bowl and press in dough for 6-inch patty. Bake on a cookie sheet in the oven at 350 degrees till fluffy. For fillings, place on the bottom layer some cooked ground pork sausage or hamburger meat, grilled and chopped sweet red bell peppers and onions, a slice of mozzarella cheese and some blended grated cheese. Top with mild canned enchilada sauce and blended cheese again. Add sliced black olives. Serve on a plate with a knife and fork.

Christa E. Arnold, South River EMC

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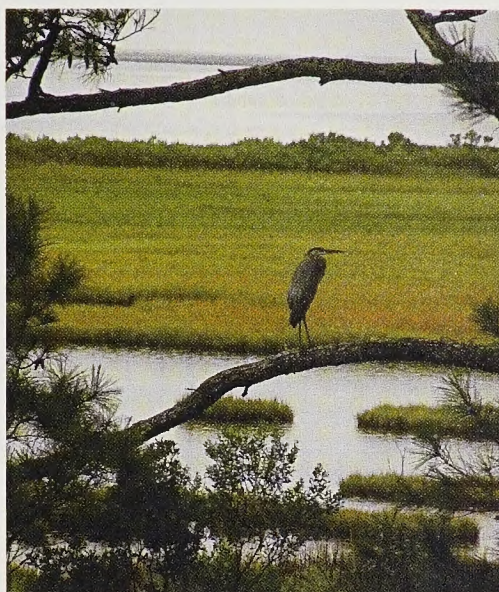
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Looking to Cape Lookout

My husband and I were on vacation with our grandson at his other grandparents' beach house in Beaufort. We were eating breakfast on their soundfront porch while this heron was sitting on his branch. Our grandson Finn named him "George." He was looking out at Cape Lookout lighthouse, which was in the background and visible when not cloudy as it was that day.

Pat Owen, Lexington, EnergyUnited

A wish for unity

I was so impressed with Jacob Brooks' article "Giving Thanks for Our Freedom" [Jacob's Log, November 2009] that I used excerpts from it in our Veterans Day service at our church. I wanted everyone to be able to hear and think about all this wisdom coming from one of today's youths. I found it so remarkable that Jacob could expound on all this without ever being exposed to the military service. I just wish everyone could benefit from his insight and bring America closer and united.

Reginald W. Lanier, Lincolnnton

BBQ with slaw

Ashley Fetner's picture of the Hamlet Passenger Depot [August 2009] stirred up some long-ago memories. When I was a teenager, I made several trips from Atlanta, Ga., to Portsmouth, Va., to visit my grandparents. I rode the Seaboard Coast Line from Atlanta, which had a layover in Hamlet until the Silver Comet came through from Miami the next morning.

On my first layover I went to the lunch counter and ordered two bar-b-que sandwiches, especially with coleslaw, my first ever. Today I live in western North Carolina where some people put coleslaw in their sandwiches. Each time I see it done that way I remember my first encounter in Hamlet.

Rich Bankston, Franklin



Canning with passion

Canning is a passion for Mrs. Jean and me. What a great feeling for two people to get together to do what they love to do. Roy Jones brought her the pears the day before. I couldn't wait to do our thing. The big pot held enough pears to fill 28 pints. The smell of pears filled the air, and we did our taste testing just before they were done. Pie Walston and son Mike and Ted Harris had to taste it to see if they were ready. This was just one of the many cannings we did this year. Now she is ready to go fishing. I hope she doesn't figure how to put those little suckers in a jar. Hey, can on Mrs. Jean, because I'm here to help.

Evelyn Wooten, Walstonburg, Pitt & Greene EMC



JACOB'S LOG:

Smoke signals

By Jacob Brooks

I was flipping through the December edition and found the “I Remember” stories. I enjoyed reading them so much that I decided to write my own.

It was a warm summer evening here in the Blue Ridge Mountains. The hay field had just been through its second cutting, and hay bales were scattered across the pasture waiting to be put up. It was summer, so obviously I would be into some mischief. My friend, Kevin, had just gotten back from Tennessee and had brought home with him several bottle rockets and firecrackers. We were equipped for trouble-making to say the least.

Kevin, my brother Josh and I spent the evening lighting firecrackers, shooting bottle rockets at each other, ya know, everything that any typical 9, 10, and 11-year-olds would do. We decided to up the ante and light bottle rockets off of a hay bale.

We considered this to be an enlightened idea and began making our trek to the hay field. We looked around the field to choose our launch pad and finally decided on the bale that was closest to my Aunt Kathy's house. I took out a bottle rocket and situated it on top of the hay bale. Josh took the lighter out of his pocket and lit the fuse. We watched anxiously as the fuse deteriorated. Finally, the rocket took off. It was the most beautiful thing any of us had ever seen: a bottle rocket soaring into the air, but more importantly off of an improbable launch pad.

Josh grew bored after the first launch and decided to find something else to do. He provided Kevin and me with the lighter, and we continued to shoot our rockets into space. After the next few rockets, disaster struck. The sparks from the fuse had ignited the hay bale.

Life as we knew it was going to change over the next couple of hours.

Imagine a 9 and 11-year-old running around a blazing hay bale beating it with their shirts as they screamed those four-letter words that we had learned from elders. Smoke was rolling off that hay bale, and we were frantically searching for a solution.

Kathy had a big blue stand-up swimming pool that was full of water. I sprinted to the barn and found my father's 50-gallon wash tub. I decided that this would be the best tool to use. I ran back to the flaming bale and told Kevin to



It was a warm summer evening here in the Blue Ridge Mountains, so obviously I would be into some mischief.

help me dip the tub in the pool. Unfortunately, a 50-gallon tub full of water weighs 50 gallons, and we were unable to lift it. Kevin lost hope and fled the scene. The fire continued to rage on, and all I could do was beat it with an inflatable yellow float that came out of Kathy's pool.

To make matters worse, my grandmother was down in the orchard picking apples, and she saw the smoke and soon arrived at the scene. Her lecture began upon her arrival: “Jacob! What in the world have you done?” I would have replied, but I felt the answer was somewhat obvious considering a fire was burning the hay three feet from us.

Then my father showed up. Things were not getting better. He had a question for me, too: “Jacob! What in the name of God were you thinking?” I had just watched a video in school about Native Americans, so I tried to give him an answer that would be realistic: “Well, Dad, I just thought I would practice making smoke signals like the Cherokee.”

My father started laughing. My grandmother wondered “Why?” And I was just standing there shirtless and covered in ashes. God bless. ☺

Jacob Brooks is a high school senior in Alleghany County. Representing Blue Ridge Electric, he is the national spokesman for the electric cooperatives' Youth Leadership Council and is scheduled to speak to the national convention of electric cooperatives in Atlanta next month.



Follow Jacob on the Carolina Country page on Facebook.

Try This!

Q: Don't the new energy-efficient CFLs (compact fluorescent lights) contain harmful mercury?



A: The standard CFL contains approximately 5 milligrams of mercury, which is about the amount it would take to cover the period at the end of this sentence. By comparison, older home thermostats contain about 500 mg of mercury and many manual thermostats contain up to 3000 mg. It would take between 100 and 665 CFLs to equal those amounts.

CFLs are safe to use in your home. No mercury is released when the bulbs are in use, and they pose no danger to you or your family when used properly.

The use of CFLs actually helps to avoid mercury being released into the environment. This is possible because CFLs use up to 75 percent less energy than standard incandescent light bulbs and last from 8–10 times as long. Because CFLs use less energy, less electricity has to be generated to run them which, in turn, leads to less mercury released. (Mercury is a by-product of generation.)

An additional benefit of CFL use is the reduction of landfill waste. Since CFLs last up to 10 times longer than incandescent bulbs, you could throw away up to 10 incandescent light bulbs over the life of a single CFL.

CFLs need to be recycled properly. You can return spent CFLs to most Home Depot stores. Also, check with your electric cooperative or your county or municipal government recycling program. Additional recycling centers can be found at www.epa.gov/bulbrecycling or www.earth911.org.

Once a CFL has been dropped off to a CFL recycling facility it is sent to a recycling plant by the participating recycler. One is located in South Carolina and another in Johnson City, Tenn.

If a CFL breaks, carefully sweep up all the fragments, wipe the area with a wet towel, and dispose of all fragments, including the used towel, in a sealed plastic bag. If possible, open windows to allow the room to ventilate. Do not use a vacuum. More guidelines are at www.energystar.gov.

Sources: U.S. Dept. of Energy, Berkeley Electric Cooperative, Blue Ridge Electric.

Can you help others save energy?

Send your conservation ideas or questions to us:
P.O. Box 27306, Raleigh, NC 27611,
or E-mail: editor@carolinacountry.com

Do you need weather stripping?

Weather stripping offers a relatively quick fix for drafty doors. To determine if a door leading out of your house needs new weather stripping look for daylight. Next, shut the door or window on a piece of paper. If you can pull the paper out without tearing it, you're losing energy.

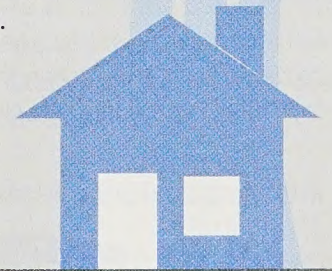
There are a variety of weather stripping materials available, each good for fitting different types of door and window frames. Most are made of rubber, foam, metal, vinyl, or a combination of materials. To determine the right item for the job, check the area: if any old, worn material has been previously installed, take a sample to your local hardware store or an expert like a contractor. If replacing old, worn weather stripping, be sure to note how it was installed as you remove it.

Weather Stripping Basics

While you should always consult specific instructions on weather stripping packages, here are some basic facts to keep in mind.

- 1** Weather stripping should be applied to clean, dry surfaces in temperatures above 20°F.
- 2** Measure the area to be weather stripped twice before you cut anything.
- 3** Apply weather stripping snugly against both surfaces. The material should compress when the window or door is shut.

Source: National Rural Electric Cooperative Association



Protect yourself

ID theft tip of the month from the N.C. Dept of Justice www.ncdoj.gov

- To stop "pre-approved" credit card offers from coming in the mail, call (888) 5-OPT-OUT or www.optoutprescreen.com
- Place outgoing mail into a locked mailbox such as blue postal service box.
- Don't leave incoming mail sitting in an unlocked mailbox.
- Cut down on junk mail by mailing your first and last name, home address, and signature to Mail Preference Service, Direct Marketing Association, PO Box 643, Carmel, NY 10512. There is a \$1 fee for processing this request by mail.

WHERE IN CAROLINA COUNTRY IS THIS?

This is a Carolina Country scene in Touchstone Energy territory. If you know where it is, send your answer by Jan. 8 with your name, address, phone number and the name of your electric cooperative.

By e-mail: where@carolinacountry.com

Or by mail: Where in Carolina Country?
P.O. Box 27306
Raleigh, NC 27611

The winner, chosen at random and announced in our February issue, will receive \$25.



December

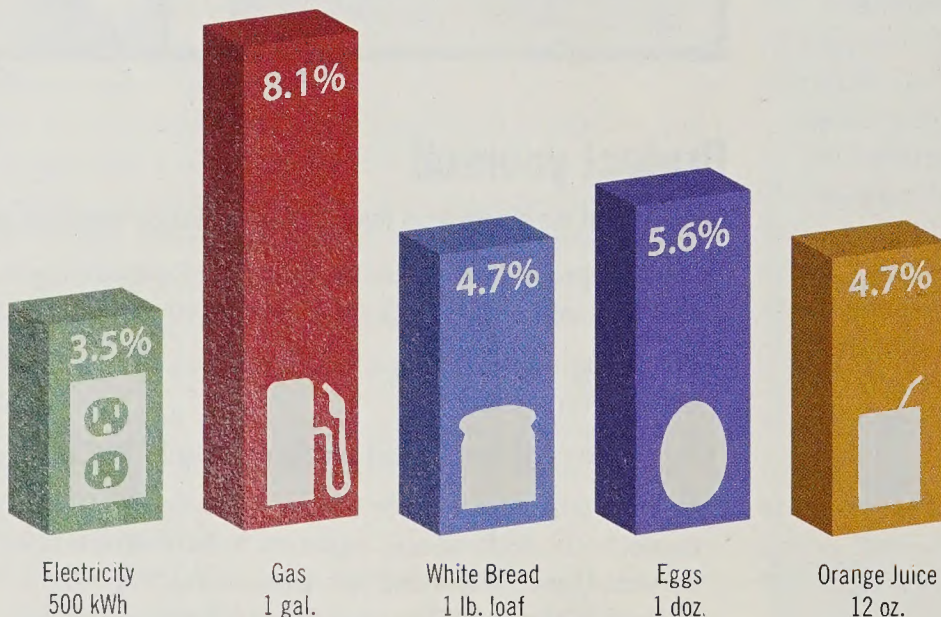
December winner

December's photo showed abandoned buildings on Hwy. 17 S., just north of Washington, Beaufort County. They once were used as housing for seasonal workers at the Arnold farm and later were on the site of a flea market. James "Rusty" Roberson Jr. told us the building on the right was called Ferrell's, a store and filling station in the 1970s and 1980s. The new Hwy. 17 bypass is being built nearby. The \$25 winner chosen at random from all the correct ones was Mary Harrison of Robersonville, a member of Edgecombe-Martin County EMC.

Electricity Remains a Good Value

Electricity continues to be a bargain, especially when compared to other consumer goods. As demand for energy rises and fuel prices increase, your electric cooperative is committed to providing safe electricity at the lowest possible cost.

Average annual price increase over the past decade:



Sources: U.S. Bureau of Labor Statistics, NRECA

Bottle and can recycling at Harris Teeter

Harris Teeter locations in North Carolina are installing glass bottle and aluminum can recycling bins in the lobby of each store. These bins are in addition to the plastic and paper bag recycling bins already in each Harris Teeter store. The service is intended for customers who choose to drink a bottled or canned beverage during a shopping trip.

Did you know:

- It takes just 5 recycled plastic bottles to produce the lining for a ski jacket.
- 50% of all carpeting is made from recycled plastic bottles.
- It takes 95% less energy to make an aluminum can from an aluminum can that is being recycled.

The truth about tankless water heaters

Ads for tankless water heaters promise big savings. But are they accurate?

Unlike a traditional water heater, a tankless model does not store hot water. It heats water only as it is used. One or a series of heating elements within the water heater is activated when a hot water faucet or valve is opened. The unit heats the water as long as the faucet or valve is open. When it is closed, the tankless unit stops heating the water.

Companies that make tankless water heaters generally cite four advantages the design has over a tank-type water heater:

- Unlimited (continuous) supply of hot water
- Instantaneous hot water if installed at point of use
- Reduced water-heating costs
- Small amount of space required for installation (usually wall-hung)

It is true that tankless water heaters do not require a lot of space. A large unit requires an area no larger than 24 inches square, and extends from the wall about 8 to 10 inches. But what about the other claims?

'Unlimited' hot water claims

An unlimited supply of hot water may sound appealing, but it is not compatible with responsible water use, particularly in areas suffering from drought. Moreover, even the largest whole-house unit may not supply enough hot water for simultaneous, multiple uses. Such a unit may be able to supply only two showers simultaneously or perhaps one shower, a dishwasher and a sink. If the users demand too much water, the temperature will drop. A tankless system probably won't meet the needs of a large family.

Water temperature rise will be determined by the kilowatt capacity of the heating unit, the water flow, and the temperature of the incoming water.

As the incoming water temperature drops, or as the volume of water moving through the heater increases, the temperature of the heated water will correspondingly decrease. The water temperature depends on the volume coming out of the faucet. If you turn on the faucet only enough for a trickle of water, it will be cold. If you open the faucet further, you will trigger hot water—the hottest you'll ever get. If you open the faucet to maximum, the temperature will drop back a bit. If you open more than one faucet the water temperature drops even more.

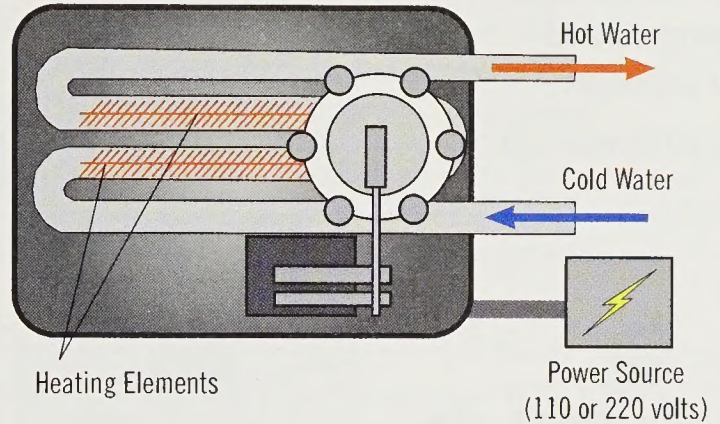
Your electric service may need to be upgraded

Tankless electric water heaters usually require an upgrade in electrical service, something the home improvement stores often do not mention.

A conventional tank water heater with 4,500-watt elements operates on #10 wire and a 30-amp circuit breaker. One whole-house tankless water heater has four 7,000-watt elements for a total electrical load of 28,000 watts. This load requires wire and a circuit breaker that will handle at least 120 amps, at a cost many times that of electrical service to a

Inside a tankless water heater

Unlike a traditional water heater, a wall-mounted tankless model does not store hot water. It heats water only as it is used with heating elements inside the water heater that are activated when a hot water faucet or valve is opened. Consumers can generally save more on energy costs by using traditional water heaters (with a tank) efficiently.



Source: U.S. Department of Energy

conventional tank water heater. The load will also necessitate a larger and more expensive meter loop and main panel for the house. In some cases, the customer also must pay for wiring between the distribution transformer in the neighborhood and the electric meter.

If a tankless water heater is installed in an existing home without upgrading the electrical service, low voltage or sudden voltage drops are likely to result in dimming lights, blinking lights and similar problems. You can check with a licensed electrician or your electric cooperative to determine if your home needs to be upgraded.

Consumers who want to replace an existing conventional water heater with a tankless unit or add a tankless unit in a home-remodeling project will incur initial installation costs much greater than for installations in a new home.

Gas tankless vs. electric tankless

Gas tankless water heaters generally do not require upgrades to a home's basic wiring services as an electric tankless water heater does. However, the same considerations must be made when determining how many hot water faucets will be turned on at any given time and how far away the tankless heater is from sinks and showers using the water.

It should be noted that gas tankless water heaters are Energy Star qualified and may qualify for a federal tax credit in 2009.

Source: The Cooperative Research Network, a research arm of the National Rural Electric Cooperative Association.

Improving conventional water heaters

Consumers with conventional water heaters who want to reduce their energy costs have several options. According to Oak Ridge National Laboratory, measures such as tank insulation, temperature setback, timers, heat traps, and low-flow shower heads are more practical, much less expensive, and have a greater return on investment than installing a tankless water heater in an existing home with a conventional water heater.

Go Green, Save Green

Federal and state energy-related tax incentives

(Updated December 2009)



Investing in renewable energy and energy efficient home improvement projects may help stimulate our economy and earn you some energy-related tax breaks. The 2009 Recovery and Reinvestment Act signed last February extended and added to many of the incentives existing before. Work completed in 2009 earns credits on tax returns filed in 2010.

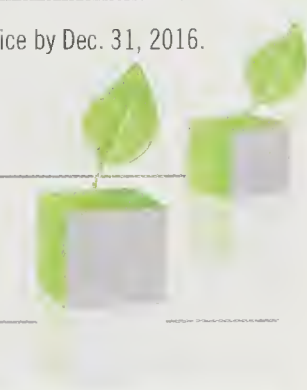
A tax credit is generally more valuable than an equivalent tax deduction because a credit lowers your taxes dollar-for-dollar, while a deduction lowers your taxable income.

Verify all tax-related information with a tax advisor.

This chart reflects a summary of available tax credits on both the federal and North Carolina (as noted) levels for energy-efficiency projects or purchases. For more detailed information on federal energy-related tax incentives, visit: www.energystar.gov. Information on state tax incentives can be found at www.dsireusa.org. 

Project	Requirements	Incentive	Fine Print
Exterior windows & doors, skylights.	U factor (heat loss) ≤ 0.30 SHGC (block solar heat) ≤ 0.30	Federal tax credit equal to 30% of cost, up to \$1,500 for all improvements combined.	Installation costs not included. Does not apply to new home construction. Not all Energy Star models qualify.
Storm windows & doors	In combination exterior window over which it is installed. Must meet International Energy Conservation Code (IECC). U factor (heat loss) ≤ 0.30 SHGC (block solar heat) ≤ 0.30	Federal tax credit equal to 30% of cost, up to \$1,500 for all improvements combined.	Installation costs not included. Does not apply to new home construction.
Metal roofs, asphalt roofs	Energy Star qualified metal & asphalt.	Federal tax credit equal to 30% of cost, up to \$1,500 for all improvements combined.	Installation costs not included. Does not apply to new home construction.
Insulation	Primary purpose must be to insulate. Must meet IECC.	Federal tax credit equal to 30% of cost, up to \$1,500 for all improvements combined.	Installation costs not included. Does not apply to new home construction.
Central A/C	Split Systems: Energy Efficiency Ratio (EER) ≥ 13 Seasonal Energy Efficiency Ratio (SEER) ≥ 16 Package Systems: EER ≥ 12 SEER ≥ 14	Tax credit equal to 30% of cost, up to \$1,500 for all improvements combined.	Does not apply to new home construction. Not all Energy Star models qualify.

Project	Requirements	Incentive	Fine Print
Air source heat pumps	Split Systems: HSPF $\geq$ 8.5 EER $\geq$ 12.5 SEER $\geq$ 15 Package Systems: HSPF $\geq$ 8 EER $\geq$ 12 SEER $\geq$ 14	Federal tax credit equal to 30% of cost, up to \$1,500 for all improvements combined.	Not all Energy Star models qualify.
Geothermal heat pump	All Energy Star geothermal heat pumps qualify.	Federal tax credit equal to 30% of cost. NC credit equal to 35% of cost up to \$8,400. Not subject to \$1,500 cap.	Place in service by Dec. 31, 2016.
Water heater (electric heat pump)	Energy factor $\geq$ 2.0.	Federal tax credit equal to 30% of cost, up to \$1,500 for all improvements combined.	Does not apply to new home construction.
Water heater (solar)	At least half of the energy generated by the solar water heater must come from the sun. Water must be used in dwelling. Must be certified by the Solar Rating Certification Corporation (SRCC). For N.C. property tax exemption, the system must be new.	Federal tax credit equal to 30% of cost. Not subject to \$1,500 cap. N.C. credit equal to 35% of cost up to \$1,400 per dwelling. For domestic water or pool and up to \$3,500 for combined active space and hot water.	Place in service by Dec. 31, 2016. Federal credit does not apply to swimming pools or hot tubs heaters. NC credit allows pools. For NC property tax exemption, system must be new. Allows no more than the amount of conventional equipment.
Biomass stoves	Uses any plant-derived renewable fuel (wood, farm products, etc.) to heat home or water. Thermal efficiency rating $\geq$ 75%.	Federal tax credit equal to 30% of cost, up to \$1,500 for all improvements combined.	
Photovoltaic (solar electric) systems	Must provide electricity for the residence and meet fire and electrical code requirements.	Federal tax credit equal to 30% of cost. Not subject to \$1,500 cap. NC credit equal to 35% of cost up to \$10,500.	Must be new to qualify for NC credit. Place in service by Dec. 31, 2016.
Small wind energy systems	New systems only with capacity of 100 kw or less.	Federal tax credit equal to 30% of cost. Not subject to \$1,500 cap. NC credit equal to 35% of cost up to \$10,500.	Place in service by Dec. 31, 2016.
Fuel cells	Efficiency of at least 30%, capacity at least .5 kw.	Federal tax credit equal to 30% of cost up to \$500 per .5 kw of capacity.	



A few guidelines

- Unless otherwise noted, the tax credit includes cost of equipment and original installation costs.
- Must be for taxpayer's principal residence.
- Maximum for 2009 and 2010 for all improvements combined is \$1,500 (except geothermal heat pumps, solar water heaters, solar panels, fuel cells and wind power systems, see table).
- For tax purposes, the Manufacturer's Certification Statement and receipt are generally required. For Energy Star products, save the label.
- New home construction cannot claim credits for windows, doors, insulation, roofs, HVAC (except geothermal), non-solar water heaters.
- For state tax credits, the allowable credit cannot exceed 50% of the taxpayer's tax liability for the year reduced by the sum of all other credits. Unused portions of the credit may be carried over for the next five succeeding years.
- Verify all tax-related information with a tax advisor.

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I Remember...



These are my brothers in the tobacco field with a friend in the background.

Happy days in the cotton field

Last fall, my niece Louise DeBerry and her son and I were riding near Rowland when we passed fields of cotton ready to be gathered. It was so pretty. I am 89 years old now, but I could hardly wait to get out of the car. Louise and I pretended to pick cotton while Phil took our picture. It sure brought back happy days. I broke a small limb and put it in a Coke bottle. I still have it.

When we were children and grandkids we always picked cotton in the fall. Mama made us all sacks with a strap to go over our shoulders. She used sugar sacks and flour sacks for the smaller ones. We worked hard because we knew that the end of the week Dad would weigh each sack of cotton, and we would get paid. Boy, a nickel looked big back then!

Those were happy, carefree days that children don't have now. We also learned how to work. Dad never pushed anyone. If we didn't try, it was simple: we didn't get the money.

Lucille Haywood, Rockingham, Pee Dee EMC



When we were children and grandkids we always picked cotton in the fall.

Days on the farm

We grew up on a farm and did everything by hand, from plowing to putting in tobacco, picking cotton, shaking peanuts, and pulling corn from sun-up to sunset. They were hard working days but so much family fun, with four boys and two girls all close in age. We are all grown now with grandchildren and great grands. We range in age from 70 years to 58 years. Ma and Daddy have been gone. We meet each year on Thanksgiving or Christmas in my home and talk about those good old days and have much fun.

Annie Taylor, Powellsville, Roanoke Electric



Members of Farmer High School agriculture classes combined with the FFA club. I am in the back row, second in from the left column, and Buck Hammond is back row fourth in from left column.

Randolph's Future Farmers

As agricultural students with the FFA [Future Farmers of America], we went out into community centers, like country stores, promoting and explaining to our parents and other land-owning farmers the controversial government program called REA [Rural Electrification Administration].

As WWII clouds gathered, many of our group became successful farmers in that effort. Others took jobs in defense factories while others served in the military. However, when the war ended and we settled back into civilian life, we found those pre-war efforts paid off and REA was well on its way to bringing electricity to rural America.

R. K. "Buck" Hammond and I were two of many who changed vocations at this time. We became a two-man electrical company extending REA power into old existing farm homes and their allied buildings for several years in Randolph and surrounding counties. We have fond memories of working with line foremen, engineers, and administrative staff. The two-man company prospered alongside the REA for 60 years, closing its doors as Electrical Contr's of Asheboro, Inc.

Herman Bolton, Asheboro, Randolph EMC

Penpals

We devised much of our own entertainment while growing up in rural Alamance County in the 1940s and 1950s. One of my favorite pastimes was writing to penpals. In our computer age, children don't have "snail mail" penpals, but I traveled vicariously to Pennsylvania, Rhode Island, and Michigan with penpals whose names I found in children's magazines. My favorite penpal was one from Atlanta whom I met when I was 13.

My parents took my siblings and me to my mother's high school reunion. We were the only children there except for a cousin of Mother's who also brought his children, one being a daughter my age. We began a correspondence that has endured for well over 50 years. Through more than 50 years, we have become retired elementary school teachers, and we actually married cousins and were in each other's wedding. In fact, my first airplane ride was to Atlanta to be in her wedding.

We both opted to be stay-at-home moms for the two children we each had, attended our children's weddings, and now enjoy our grandchildren. Our mothers passed away within a couple of months of each other, and we now help our fathers cope with the loss. All this and we still correspond by snail mail several times a month.

Gayle Park, Lincolnton, Blue Ridge EMC

The musical medalist

My dad, Bill Cathy, was brought up with the love for stringed instruments. My granddad also played instruments, so there was music in the home.

Dad was born in 1923. In 1943 he was inducted into the army. His main jobs were cooking and music. He died in 1971, and I found on his army discharge that he received two American Theater Service Medals for his music, among other medals.

I'm very proud of him. His service to his country meant sharing his musical talent and love for bluegrass music with the other men in 1385th AAF Base Unit. I grew up listening to his bluegrass bands and playing with them. Now I share with others the talent that he gave to me.

Ann Barrier, Nebo, Rutherford EMC



Dad is on the left holding the fiddle.



One of the things that will keep us going back is the Famous Pork Chop Sandwich at the Snappy Lunch. We have never tasted anything so good.

Finding Mayberry

As a child, watching "Andy Griffith" reruns was one of my favorite things to do. It continues today to be one of my family's favorite pastimes. I feel as if I have most of the episodes memorized.

When I moved to North Carolina four years ago, one of the places that I wanted to visit was the town of Mayberry. This past summer, we took a camping trip to Mt. Airy and fell in love with the charm of "Mayberry."

Our mind is now full of wonderful memories from this charming town: Floyd's City Barber Shop, Opies Candy Store, Andy Griffith's Homeplace, and the Snappy Lunch.

Elizabeth Rice, Huntersville, EnergyUnited

SEND US YOUR *Memories*

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Guidelines:

1. Approximately 200 words.
2. Digital photos must be at least 600kb or 1200 by 800 pixels.
3. No deadline, but only one entry per household per month.
4. Send a self-addressed, stamped envelope if you want yours returned.

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Max Woody Chairs

Seven generations of Woodys have crafted chairs that carry their own character

Text and photos by Ann Green



As Marion chairmaker Max Woody spins a turning lathe in his downstairs shop filled with shavings and sawdust, he tapers a black walnut chair post. “I bought this machine in the 1950s,” he says as it hums. “I can turn a post in 20 minutes with good material.”

He turns 81 later this month and for more than 60 years Max Woody has made handsome, handcrafted rockers and ladderback chairs out of native hardwoods, including wild cherry, ash, maple and oak. “I make each chair different to fit the individual,” he says,

Occasionally, Woody also makes rolling pins for young girls who come into the shop or for wedding and anniversary presents. He also built his mother’s pine casket.

For seven generations, the Woody family—a long line of Rutherford EMC members—has carried on the woodworking tradition. Besides Max, who learned his craft from his father and grandfather, his son Myron Woody works alongside him. His other son Carey Woody finishes the chairs. His wife Pat Woody and sister Margaret Woody weave the fiber rush seats.

The rockers start at \$500. “I sold one for \$2,500,” he says. “I will buy back the chair if a customer doesn’t like it.”

Woody has sold chairs to customers in all 50 states and some foreign countries. Well-known North Carolinians have bought them, including Billy Graham, Franklin Graham, former Sen. Robert Morgan and the late agricultural commissioner Jim Graham. Recently, a NASCAR fan had him make a miniature rocker for Jeff Gordon’s baby.

Woody enjoys making friends with his customers as much as he does making chairs. As the Rev. Jim Reed of Massachusetts wrote: “You don’t just get a piece of furniture but a story to go with it—and something from Max Woody himself.”

He also delights in sharing his woodworking techniques. Over the years, he has demonstrated his craft at the North Carolina State Fair, and each summer he passes on his woodworking passion to Outward Bound students. He shows off a painted snake, a present from a Bronx teen made out of a tree root. “Kids can touch your heart,” he says.

Woody and his family assemble the chairs in an old building in Marion.

The first floor is crammed with rockers, ladderback chairs, signs, scrapbooks and newspaper and magazine articles. His workshop on the bottom level is crowded with dozens of chair parts and tools. He still has most of the tools that he bought when he was 21 for \$750 from a Charlotte hardware store, as well as his grandfather’s tools, including a mortise used to make slots for chair backs. “The mortise is so old that I can’t buy parts for it. When part of a pulley broke, I cut down a locust tree and made the part.”

By using old tools, Woody’s chair-making method has changed little over the years. He still uses wooden pegs, and he boils and bends chair backs. “Modern tools only enable us to make a chair more quickly but not more durable,” he says. ☺

Ann Green is a Raleigh writer whose articles have appeared in the Los Angeles Times, The Atlanta-Journal Constitution, Coastwatch magazine, The Herald-Sun and numerous other publications.

Max Woody Chair Shop

3 miles west of Marion on Hwy. 70
(828) 724-4158
www.maxwoodychairshop.com

(mini) Home Energy Audit

Clip this list and check each area of your home to see if you're using energy efficiently. Every nook and cranny holds potential inefficiencies, so it pays to be thorough! Visit www.energysavers.gov for more information on what's listed below.



INSULATION & DUCTWORK



Attic

- ☐ Insulation spread evenly
- ☐ Insulation in good condition
- ☐ Attic vents are unblocked by insulation
- ☐ Attic access doors properly insulated and sealed

***R-Value** indicates an insulation's resistance to heat flow (the higher the better). Insulation should meet R-values recommended for your specific climate.*

Walls and floors

- ☐ Minimum R-value of 19 for perimeter walls
- ☐ Minimum R-value of 25 for under-floor insulation

Basement

- ☐ Ductwork insulated and sealed
- ☐ Hot water pipes insulated
- ☐ Water heater insulated, if in unconditioned space

HEATING & COOLING



- ☐ Air supply vents are unblocked by furniture or curtains
- ☐ Return air registers are unblocked by furniture
- ☐ Return air handler filters are clean
- ☐ HVAC system has had annual maintenance check-up
- ☐ Programmable thermostat installed and programmed

AIR INFILTRATION



Windows & Doors

- ☐ Windows close and lock properly
- ☐ Window gaskets in good condition
- ☐ Window trim sealed and painted
- ☐ Doors properly weather stripped
- ☐ Doors close and latch properly

Exterior Penetrations

Plumbing and wire openings sealed:

- ☐ Kitchen cabinets
- ☐ Bathroom cabinets
- ☐ Utility room
- ☐ Fireplace damper sealed tightly

APPLIANCES & LIGHTING



- ☐ Refrigerator condenser coils clean
- ☐ Refrigerator door gasket tight
- ☐ Unused refrigerators and freezers unplugged
- ☐ Water heater set to 120 degrees or below
- ☐ Dishwasher energy-saving feature turned on
- ☐ Washing machine loads run with cold water when possible



Well Pump

- ☐ Operating properly
- ☐ Good pressure
- ☐ No leaks

Lighting

- ☐ Compact fluorescent bulbs (CFLs) used
- ☐ Outdoor lighting automatically triggered by motion or dark

A tax credit that helps low-income workers

You could be missing out on a tax benefit at tax time, even if you didn't earn enough money in 2009 to be required to file a tax return. The Internal Revenue Service estimates one in four eligible taxpayers will overlook the Earned Income Tax Credit—or EITC—worth up to \$5,600 or more this year. According to the IRS, rural and non-traditional families—such as grandparents raising grandchildren—childless workers, and Spanish-speaking taxpayers are among those who most frequently overlook the credit.

EITC is a refundable tax credit, meaning you can get money back even if you owe no federal income tax or had no tax withheld. And, if you owe tax, it can offset the amount you must pay.

The credit has been making the lives of working people a little easier for 35 years. Yet it remains little known, possibly because people move into

and out of eligibility as their financial, marital and parental statuses change.

Both the federal government and North Carolina offer the earned income tax credit. North Carolina adopted it in 2008.

As the Wilmington Star News noted during the discussion of whether to enact a similar credit in North Carolina, "It rewards low-income people for working: If you don't work, you don't qualify. If you do work, but don't make at least a certain amount (depending on your situation), you get a federal income tax refund, or a check if you don't make enough to pay income tax. Part of the goal is to ease the tax burden on low-income workers whose paychecks are hit hard by Social Security and Medicare taxes."

Unlike other tax credits, EITC is based on several factors such as the source and amount

of your income, or combined income if married, whether you have qualifying children and how many. Children are not required for eligibility, but they increase the amount of your credit. Through new legislation, families with three or more children can get even more money.

The credit phases out at certain income amounts based on varying factors. (See chart "The Range of EITC for 2009" on this page.)

If you had less than \$48,000 in income from wages, self-employment or farming in 2009, see if you qualify. Find more information at www.irs.gov, keyword: EITC. Use IRS's online EITC Assistant to determine your eligibility and the amount of your credit, or use the worksheet in your tax instruction package.

No-cost help is available in many communities. Volunteer income tax assistance sites or IRS Taxpayer Assistance

Centers will compute your EITC and prepare your return at no charge. To locate a volunteer site, call your community's 211 or 311 number for local services or call the IRS at (800) 829-1040.

Remember: if you are eligible, you must file a federal income tax return, even if you are not otherwise required to file, and you must specifically claim the credit to get it. 

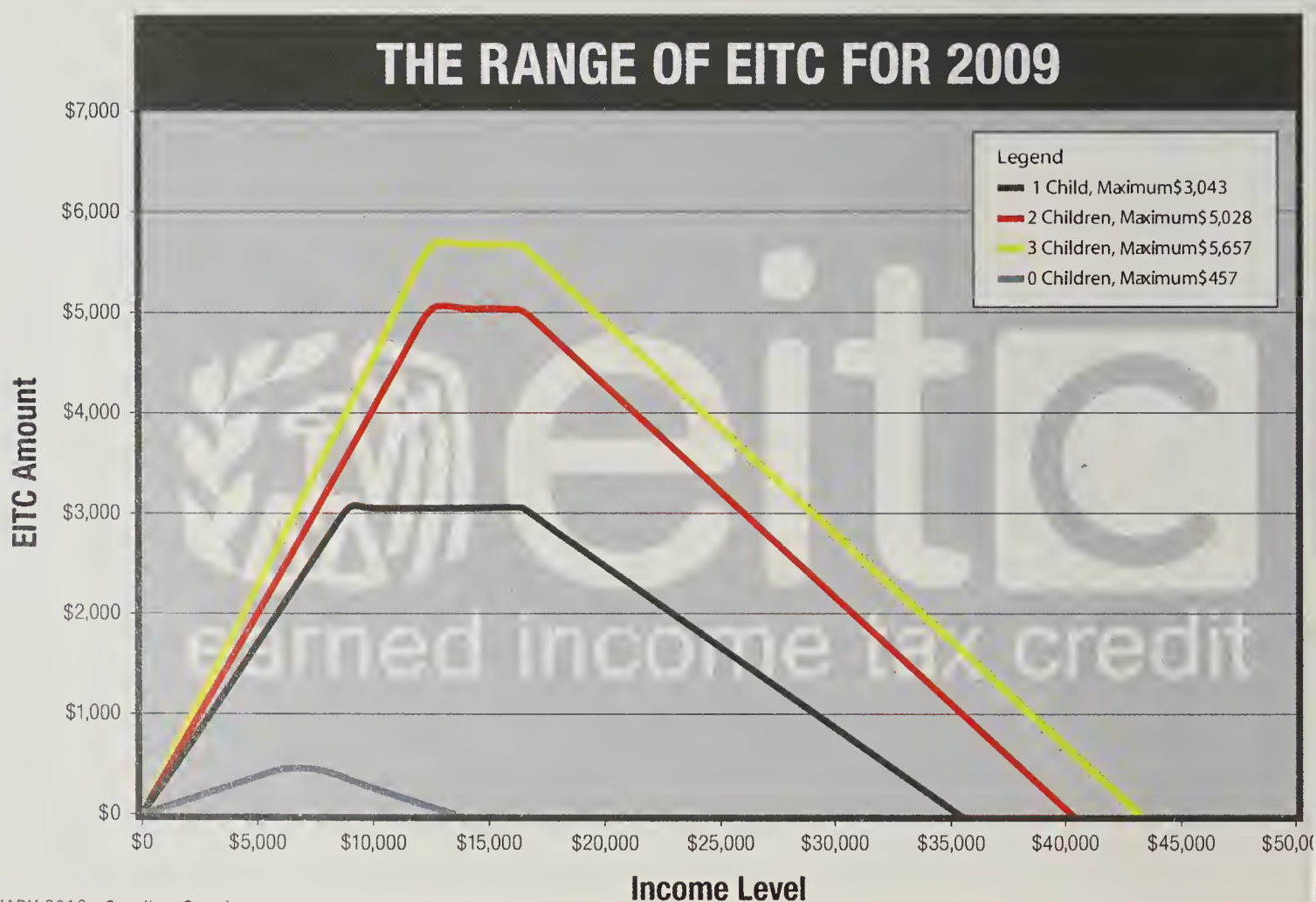


North Carolina's Earned Income Tax Credit

*Percentage of Credit:
5 percent of the federal EITC*

For more information:

EITC Carolinas
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Chapel Hill, NC 27516-7268
(919) 968-4531
www.eitc-carolinas.org



ADD MUSCLE

to your New Year's resolution:

Convert a room for home fitness

A New Year's resolution to work out and get in shape is only as strong as its practice. To keep a resolution packing a punch, a workout routine is key. A home fitness room offers a major advantage—convenience—in maintaining a New Year's fitness resolution.

You could take a practical approach to adding fitness space by making a multi-purpose room. For example, you could use a portion of a basement for fitness equipment.

Working out a design

Converting interior space into an exercise room is relatively easy because little, if any, plumbing or extra electrical work is required. Placement should take into account access to a nearby bathroom, space to move without disturbing other rooms and ventilation for fresh air. The room's style should match your style, whether it's quiet and meditative or energizing with music, video or group activities.

You are more likely to be motivated to use a home fitness room outfitted

with quality exercise equipment, and the room's overall budget will need to include equipment costs. Trying using a budget plan with equipment phased in throughout the year.

Electronic equipment can include a TV fixed on a swiveling, ceiling-mounted bracket, set into a niche in the wall, or mounted on an arm that extends in front of a treadmill during a workout and then tucks away against a wall when not in use. You can add a DVD player or VCR. If you record your favorite TV shows, you can use your workout time to view those and "catch up."

Flooring should be durable; tiles made of vinyl, rubber or cork are appropriate. If you're selecting carpet, consider a tightly woven style that cushions without cramping a routine.

A floor-to-ceiling mirror will create the illusion of a larger space and reflect posture while exercising. If you need extra lighting, recessed can lights may be installed at an exercise station. ⓘ

Source: National Association of the Remodeling Industry.

Free brochure on selecting professionals

If you are looking for a contractor to remodel your home, ask friends and colleagues for names of contractors they've worked with and trust. You can find North Carolina professionals and download a free brochure on selecting a professional at the National Association of the Remodeling Industry's Web site, www.nari.org. To find out if there have been complaints about the contractor or the company, check with your local or regional Better Business Bureau.

MYSTERY

Spaghetti Sauce

Basic Spaghetti Sauce

- ½ stick butter
- 1½ pounds ground beef (or sausage or no meat at all)
- 3 medium onions, chopped small
- 1 clove garlic, chopped small (optional)
- 2 carrots, grated
- 2 stalks celery, chopped
- 2 cups of tomatoes, fresh or canned or both
- 6 ounces tomato paste
- 3 tomato paste cans of water
- 1 teaspoons salt
- 1½ teaspoons pepper
- 1½ teaspoons oregano
- 1½ teaspoons sage
- 1½ teaspoons celery seed
- ½ teaspoon thyme
- ½ teaspoon parsley

By Katie Martin

The spaghetti sauce my Mom made from the 1960s into the 1980s wasn't the quick stuff out of the jar. It was "from scratch" with fresh and canned tomatoes, onions, celery, ground beef and herbs. As our family grew, we could consume massive amounts of spaghetti sauce. Everyone wanted seconds. So Mom started making Mystery Spaghetti Sauce.

Mystery Spaghetti Sauce was made of everything left in the refrigerator. Yes, I mean everything. As long as it was not spoiled, all the food went into the blender to become spaghetti sauce: milk, mayonnaise, bottled salad dressing (add a little water to the bit in the bottom of the bottle), leftover roast beef, broccoli, lima beans, corn and ketchup. Sometimes there was leftover tuna casserole or macaroni and cheese. Mom would add these ingredients to her basic recipe of fresh and canned tomatoes, and the herbs and spices that only she knew.

She blended everything thoroughly and simmered it in the crock pot or slow cooker for hours. That wonderful

smell would reach every corner of the house. It was a fabulous aroma. We couldn't wait to eat!

Then, we would pester Mom about the contents of the Mystery Spaghetti Sauce. It was always so rich and thick. The taste was unbelievable. Even while we ate it, we wondered what was in it to make it so good. The house rule was that Mom would wait until everyone was through eating before she would tell us. We found it hard to believe there were peas, green beans, hard-boiled eggs and even orange juice in the sauce. Mom was smart. She used up all the leftovers in the refrigerator and even added a carrot or two (shredded) to make sure we got our vitamins.

Even though we could never really guess the contents, Mystery Spaghetti Sauce was one of our favorite meals. So, if you want to make your own, start with the basic recipe here. Brown all meats, then add the mystery ingredients that make your spaghetti sauce yours. You will learn how to add whatever is still fresh and in your refrigerator. It is the perfect meal year 'round. 

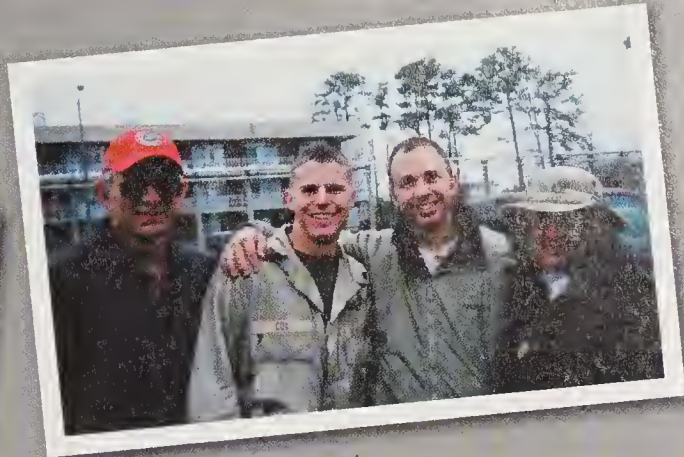
Katie Martin lives in Stokes County.

Melt butter in a large pan, being careful not to let it burn. Brown ground beef, onions and garlic. Slowly add all the ingredients, stirring in between each addition. Move spaghetti sauce to your crock pot if desired. (If you leave it on the stove, you should watch it more closely.) Simmer on low for 3 hours or more. Serve with tossed salad and garlic bread.

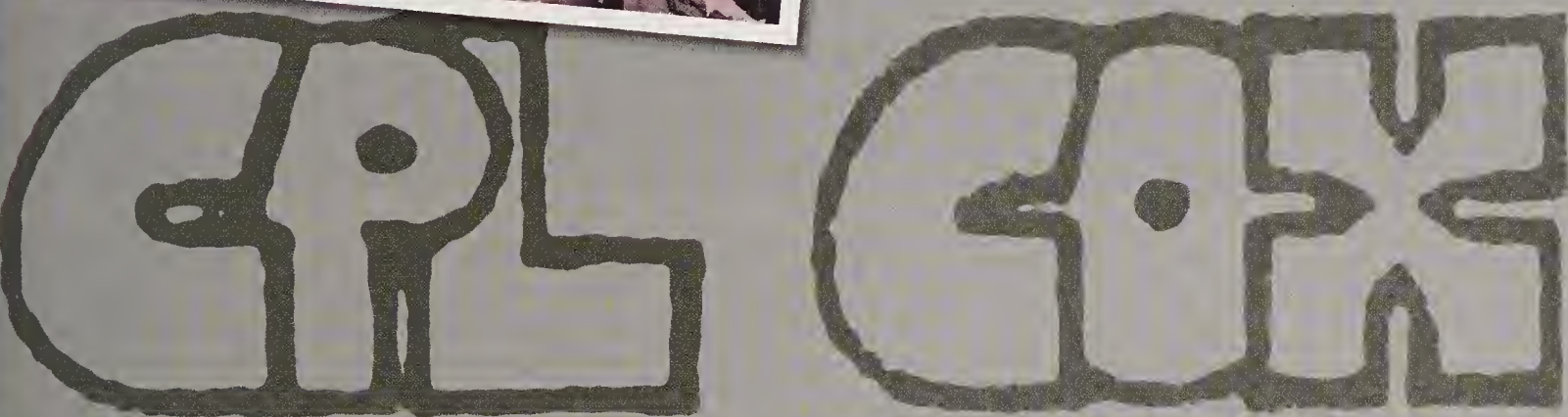


 Let us know if this recipe works for you. Comment on Facebook.
www.carolinacountry.com/facebook

My friend Russ (in the hat) and I halfway back from Baghdad to Kuwait before we were shipped home.



I'm with my parents and brother my last day before leaving for the Middle East. My mom had been crying most of the day.



A NORTH CAROLINA NATIVE SON GROWS UP FAST AS A U.S. MARINE DURING THE INVASION OF IRAQ

By Michael E.C. Gery, Photos by Eric J. Cox

When he was in high school in Asheboro, Eric J. Cox loved motocross racing and thought he could make a career of it. But in 1999, his senior year, his dad lost his job (and family health insurance) when the local Black & Decker plant was sold and its operations ceased. Eric decided to join the Marine Corps instead, not only because he didn't take well to school, but also because he thought it would please his dad, an Army vet. By fall, Eric was in boot camp at Parris Island, S.C.

He had enlisted for five years. At one point, Eric imagined a career in the Marine Corps. He made progress during his assignments, including training in California. He wanted to prepare to attend the Naval Academy and maybe pursue a career in government or law enforcement. But a petty disciplinary action along the way dashed his hopes. He realized the Marine Corps would not groom him as an officer. He was

assigned to Camp Lejeune to work as a mechanic on amphibious assault vehicles. At least he was glad to be back home, more or less.

In 2002, it became clear the U.S. government and military were building toward combat action in the Middle East. In February 2003, Cpl. Eric Cox was deployed to join the first wave of "Operation: Iraqi Freedom." He left the U.S. Feb. 7 via Cherry Point Marine Air

Corps Station. He carried with him an olive drab, Federal Supply-issued log book which would become his daily journal in Iraq. He recorded his experiences because his girlfriend Abby had asked him to write down everything, "good or bad." They had fallen in love not four months before in Charlotte.

He published his memoir "Cpl Cox" in 2009 through his own business, The Charlotte Press. The book contains excruciating detail about his time in Iraq. The detail, however, is not what many of us might imagine of life in a war zone. It's more like the daily routine of a fun-loving, good-looking, red-blooded 22-year-old American male from North Carolina who happens to be working in a war zone far from home.

Eric Cox kept a diary from February 2003 into May 2003 and left June 3 to return to Cherry Point and finally Camp Lejeune. His new book includes not only diary entries, but letters he wrote and received, and thoughts he had while assembling it all into the



Camp Matilda in Kuwait as it looked before we left for Iraq.



Waiting to go into Baghdad in early April.

book. He minces no words, spares no detail, shies from no expressions. He presents it all like a Marine would: straightforward, unadorned.

We follow through letters and the diary the highs and lows of his relationship with Abby, and the anxiety sent via letters from his mother, his older brother and sister, friends, teachers, and strangers who simply wanted him to know of their support. We get to know his Marine buddies and others who were by him in Iraq. We have firsthand accounts of the boredom, frustration and agony of military life in a war zone. Leafing through *Truckin'* magazine, Eric longs for a Hummer H2 when he gets home, "black with 37" x 14" all-terrains mounted in 18" chrome wheels." We feel the sandstorms, the heat, the chill of the surroundings. We see the misery and horror endured in Iraq on the way to the capital city of Baghdad, as the dictator Saddam Hussein was shoved from power.

After little or no action in Kuwait for more than a month, Cpl. Cox's unit is ordered to join the first ground invasion into Iraq on March 18. His was one of several convoys ordered to move slowly along the roads through oil fields that Saddam had either set afire or rigged to burn. Among other objectives, they were to secure a bridge to the oil fields area. Then they were to move on to Baghdad, some 360 miles off.

It was very slow going. But once in a while, war's reality set in. Here is a scene as they entered An Nasiriyah, some 150 miles south of Baghdad.

We rolled into the edge of the city, passing many miles of trash and garbage from an untended landfill. Trash was blowing all over the place.

Then to our left was a piece of destroyed Iraqi weaponry. From the best I could tell, it looked like a [Russian-made] BMP-1 Iraqi tank that had been blown clear across a four-lane highway on its side and burnt to a crisp. We could see the helicopters hovering over the city ahead of us and smoke rising up to them.

Across the first bridge into the city were seven Iraqi tanks that had been destroyed in their hiding spots with barrels

aiming south at anyone trying to cross the bridge. I was relieved to see this as opposed to our own vehicles, but nonetheless, I was hanging out the window of the truck, alert. I still had the rifle's safety on knowing that if I did see anyone with a weapon I would have to pause briefly to flip the safety, giving me a split second to analyze the threat.

Marines lay in the median in the prone position aiming at either side of the road. So much for the west side being cleared. LAVs, AAVs (light-armored and amphibious assault vehicles), tanks, and helicopters aided them.

The fighting continued as we passed. The safety was off in an instant once the shooting began. This was a matter of life and death, and the slightest hesitation or lack of accuracy could have had an adverse effect on my future. Sound became muffled and movements became precise. My heartbeat raced but I felt calm and collected. My breathing became deeper; I sighted and solidly squeezed the trigger.

Many shots were fired at us, but many more came from us. Marksmanship pretty much goes out the window, literally, when returning fire. I can go 10 for 10 at 500 yards on a rifle range with no problem, but I doubt I could go 1 for 10 at 30 yards when playing a form of Whack-A-Mole with an M16 during a drive-by...

Then later, as they left the city:

About a mile further, we came to some sort of military compound with a statue of Saddam standing above the gates. Where the statue had once grasped the Iraqi flag, was now flying Old Glory.

In the street in front of it was a Mercedes flatbed work truck with bullet holes in the windshield and blood spattered across the back window. All we could see in passing of the driver was his mangled head lying on the windowsill.

Just outside the truck was another corpse of a man that apparently had been shot in the middle of convoy traffic. The corpse had been flattened repeatedly by heavy equipment. A stray dog feasted on him and carried off an arm as we passed.

...Continuing further north, Iraqis with white flags waved us on. The somber looks on their faces left us to wonder about their reasoning for waving the white flags. Were they supporting us or fearing us? It was hard to understand what anyone was feeling now, if anything at all...



This Iraqi civilian bus had been carrying Republican Guardsmen. The driver had been spared, but barely.



This Iraqi tank had been blown clear across a 4-lane highway and was smoking as we passed it.

Eric Cox said he began questioning his mental well-being at this point. "There was literally no respect for the dead," he writes. After a sudden sandstorm, they began moving again.

But we hadn't gone more than a quarter of a mile before we stopped once more. We were stopping so many times during those convoys it was annoying. But then the same dog came prancing by and this time I had food. I tried to persuade him with some Mexican rice out of my MRE [meals ready to eat] but even he wasn't having any of that stuff.

In my attempt to lure the dog near with the door open, a magazine clip fell out of the truck. As I jumped down to retrieve it, a gust of wind swept through and blew the inflatable pillow Abby had sent to me out of the truck and carried it away. It felt like it was a piece of Abby slipping away, and it terrified me.

This gust of wind was the first of many in a new sandstorm beginning to come through. I sprinted after the pillow with my rifle in the alert position. The wind must have been blowing 40 MPH. I knew the pillow was gone. It was flying in the direction of another unsecured area. My life was at risk if there was any resistance ahead.

Yet here I went, sprinting across the street with my Kevlar helmet bouncing up and down on my skull and the pillow clearly blowing in the wind faster than I could ever run. Once it stopped to let me get close, only to be swept away again as I reached out for it. It finally rested just long enough for me to catch up to it, and I dove on top of it as if it were a football lost in a fumble.

Everyone who witnessed it got quite a kick out of this sight, and I would never hear the end of it. Granted, the way I looked chasing an inflatable pillow across enemy territory must have been pretty funny. But even so, I couldn't have been more relieved to have saved it. Scheider and Oyster just stared at me as I climbed back inside the truck.

...At about 1500, we met up with other assault units who had just blown up a military compound approximately 50 yards from the road. We would be staying there overnight. The building was still burning and would continue to burn throughout the night, along with the bodies inside.

The smell permeated the air and made ordinary tasks hard to do. I struggled to get through them. The simplest of things was difficult. Like talking, for instance. When I opened

my mouth, I could taste the smell. Religious and spiritually haunting thoughts entered my mind as the contaminated air I was breathing entered my body.

As the time grew closer for him to leave Iraq, Cpl. Cox grew impatient, short-tempered, frustrated. He attributed it to "emotional homesickness." He wrote sparingly in his journal because seeing it plunged him into sadness. His group went through classes on Post-Traumatic Stress Disorder, telling them what they could expect at home and how to handle it. "They were asking us to look for signs in our peers of emotional or psychological stress. Guys don't do that—especially Marines!"

While the trip home allowed all of them to let off steam, Cpl. Cox realized he really didn't care if he saw any of his platoon ever again. Finally, the bus carrying them from Cherry Point to Camp Lejeune came into Jacksonville and they could see all the "Welcome Home!" banners and people waving. But Cpl. Eric Cox was not relieved until he saw some minutes later his mom and dad, brother and sister and her kids, his buddies, and Abby, and the Silverado pick-up with a U.S. flag mounted high off its bed holding yellow balloons and pictures of motocross bikes in action.

What happened next, he says now, awaits telling in another story. ©



Eric J. Cox later began investing in real estate and is today a Realtor® with HM Properties. He is a single dad living in Charlotte with his daughter, Savannah. He is founding a non-profit organization to benefit veterans and is donating most of the proceeds from his book to that effort. You can learn more and buy an autographed copy of his book for \$16.89 (includes shipping) at www.EricCox.com. It's also available from Amazon and from The Charlotte Press, 2933 Palm Ave., Charlotte, NC 28205.

Say watt?

— Cy Nical

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C	R	U	I
E	Y	T	N

Phone*etics

1	ABC 2	DEF 3
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Cy Nical says:

“A fool and his money are

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If you were to punch in the numbers above on your telephone key pad you would spell out the missing words in this sentence.

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							X	2		X	2			X	3
								A			A				S

Oh, Kay!



He who hesitates
looks before
he leaps.

H
A
I
K
U

Hai-ku (noun): a form of Japanese poetry with 17 syllables in three unrhymed lines of five, seven, and five syllables, often describing nature or a season.
(Encarta Dictionary)

Watch for sudden stops.
Bridges ice before the road.
Slippery when wet.

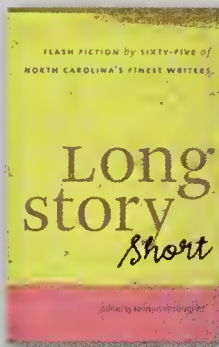
on the bookshelf

Long Story Short

This unique collection gathers short-short stories—none longer than 1,800 words—by some of North Carolina's best authors. Here are 65 established and emerging writers who remind us why we read fiction: to laugh, to learn, to feel, to be transported, and to make connections with the world outside our own skins. The writers include Margaret Maron, Jill McCorkle, Doris Betts, Orson Scott Card, Fred Chappell, Sarah Dessen, Haven Kimmel, Robert Morgan, Lee Smith and Daniel Wallace. Marianne Ginger, an English professor at UNC-Chapel Hill, edited "Long Story Short." Softcover, 200 pages, \$32.50.

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Building Storage with Style

This new book for amateur and professional woodworkers features 20 modern, attractive, and practical storage items to make. Each item is created with basic tools and off-the-shelf lumber and begins with simple box construction. Beginners can handle the super-easy footed nesting tables and then can progress to making a metal rolling cart for under the bed, a refined wall-mounted medicine cabinet, and a playful bookcase with nooks and crannies. Projects in "Building Storage with Style," co-authored by Clarke Snell and Lisa Mandle, are shown in color photographs, along with specific how-to details. Published by Lark Boos, Asheville. Softcover, 144 pages, \$17.95.

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Trifecta

The polyrhythmic styles of percussionist Chris Conley coupled with the groove of bassist Jeff Hatley comprise the foundation upon which guitarist Will McBride builds the fusion of jazz, funk and pop styles that make up The Will McBride Group's music. The group, based in Raleigh, has a new CD featuring a mix of original and cover material showcasing a range of contemporary, light and hot jazz. Its ten tracks include "Caravan," "Keep On Keepin' On," "Blue Mex," "Got To Get You Into My Life" and "The Dichotomy." "Trifecta" sells for \$14.95.

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Fireside read

"Paul Green's Plant Book: An Alphabet of Flowers and Folklore" is an engaging fireside read for any Tar Heel plant lover. Green, who died in 1981, was a homegrown Harnett County playwright and professor. He collected folk wisdom of the Cape Fear Valley and documented flowers, shrubs and trees found within. Many readers will encounter well-known plants in a familiar vernacular—rabbit tobacco, heal all, dog fennel, creasy greens, maypops, poke salad and cow itch, to name a few—while newcomers will receive a delightful introduction to these native treasures. Green recounts bygone botanical remedies for human miseries and livestock ills. There's even a family recipe for persimmon beer. For this work, published in 2005, daughter Betsy Green Moyer gleaned and compiled the plant-related entries from her father's "Wordbook: An Alphabet of Reminiscence" and adorned them with her splendid, expert photography. Published by the Botanical Garden Foundation, the 144-page book is sold in the N.C. Botanical Garden's gift shop or can be ordered online at www.ncbg.unc.edu.

How's your garden growing?

You aren't the only one interested in when your redbud blooms or the red maples leaf out in your neighborhood. Scientists want feedback on the simple observations you make in your own yards, neighborhoods and parks throughout the year. Specifically, the USA National Phenology Network keeps track of the behavior of plants across the country as winter turns to spring, spring to summer, and so on. Phenology is the study of the changes in plants and animals in response to seasonal cycles. To become a volunteer observer, reporting data from your neck of the woods, visit www.usanpn.org and click on "Observe" for all the details.



In this cabin, restored and relocated to the N.C. Botanical Garden, playwright Paul Green did much of his research and writing on uses of native herbs. His daughter compiled his plant-related writings and her own photos for "Paul Green's Plant Book: An Alphabet of Flowers and Folklore," available for purchase at the Botanical Garden.

Once you set up an account, you can choose among 200 species to monitor. Project Budburst (www.windows.ucar.edu/citizen_science/budburst), another monitoring project under the NPN umbrella, welcomes individuals, students and educators to participate and has a more user-friendly online setup. Both sites allow you to keep up with what your neighbors, far and wide, are observing.

Hort Shorts

- Bare-root plants can be substantially cheaper than potted plants, they are easier to handle and plant, and they establish readily. Fruit trees, roses, asparagus, raspberries and strawberries are commonly offered in this form. Bare-root plants are dormant, with soil removed from roots. Buy plants as soon as shipments arrive in stores, avoiding any that already have leaves. The roots should be moist and plump, with an earthy smell.
- The new year is a perfect time to design a wall calendar like no other. Take a photo of a plant in your gar-

den each month and then compile them all at the end of the year for a custom calendar for the following year. A homemade calendar is a fun way to anticipate what's due to arrive in the garden each month. Photo outlets, arts and crafts stores and online sources offer convenient ways to put your art in finished form.

- Nature journaling is a popular pastime that can encompass more than the written word. Even the most rudimentary of sketches can enhance your observations. Public gardens, arboretums and science museums frequently offer courses in botanical illustration suitable for both the budding artist and the seasoned pro. Check with nearby organizations about their upcoming calendar of events.
- A \$10 donation to the Arbor Day Foundation will net you 10 bare-root trees for your landscape. Visit www.arborday.org and click on "Become A Member." You may type in your zip code to see what trees you may choose from. Sample selections, offered in packages of 10, include "Autumn Classics," "Wild Bird Garden" and "Flowering Trees." 🌳



Carla Burgess can be reached at ncgardenshare@mindspring.com. For more gardening advice, go to the "Carolina Gardens" section of www.carolinacountry.com.

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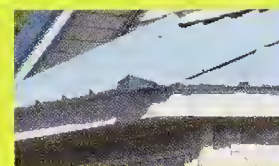
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January Events



The Mint Museum of Craft + Design in Charlotte features "American Quilt Classics" through February. Above is a detail of a hand-appliquéd, quilted and embroidered cotton Phebe Warner Quilt, circa 1930s. Artist is unknown. Call (704) 337-2000 or visit www.mintmuseum.org to learn more.

ONGOING

Arts Councils' Fourth Friday
Fayetteville
(910) 483-5311
www.theartscouncil.org

Perquimans Arts League Christmas Shop
Through Jan. 2, Hertford
(252) 338-8021
www.perquimansarts.org

Holiday Springs & Sprockets
Through Jan. 3, Durham
(919) 220-5429
www.lifeandscience.org

Poe House Decorated for Christmas
Through Jan. 4, Fayetteville
(910) 483-5311
www.museumofthecapefear.ncdcr.gov

Forever Free: Abraham Lincoln's Journey to Emancipation
Through Jan. 6, New Bern
(252) 638-7807
www.newberncplib.org

Trains, Trains, Trains
Through Jan. 9, Kings Mountain
(704) 739-1019
www.kingsmountainmuseum.org

Barnyard Babes
Paintings by Susan Dahlin Bashford
Jan. 8–Feb. 6, Wake Forest
(919) 570-0765
www.sunflowerstudiowf.com

Out of the Blue-Coast Guard Aviation
Jan 1–Dec. 30, Elizabeth City
(252) 335-1453
www.museumofthealbemarle.com

Tell Me A Story
Jan. 19–June 30, High Point
(336) 885-3655
www.dollandminiaturemuseum.org

American Quilt Classics
Through Feb., Charlotte
(704) 337-2000
www.mintmuseum.org

2 | SAT.

Sharpe Store Music Bluegrass Jam
Bear Creek
(919) 898-6518
www.sharpestoremusic.org

5 | TUES.

Movie Night at Polk Site
Pineville
(704) 889-7145
www.polk.nchistoricsites.org

Guided Hike
Beech Mountain
(828) 387-3003
www.hikebeechmountain.com

6 | WED.

Twelfth Night Celebration
New Bern
(252) 514-4935
www.tryonpalace.org

8 | FRI.

Quilting & Fiber Art Marketplace
Jan. 8–9, Sanford
(704) 864-4894
www.quiltersgallery.net

9 | SAT.

Civil War Winter Quarters
Jan. 9–10, Huntersville
(704) 875-2312
www.lattaplantation.org

10 | SUN.

Flappet Workshop
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14 | THURS.

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"Noises Off"
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16 | SAT.

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www.sharpestoremusic.org

Open Hearth Cooking Workshop
Huntersville
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www.lattaplantation.org

Gathering Time Folk Concert
New Bern
(252) 633-6444
www.gatheringtimetrio.com

17 | SUN.

Film Festival & Student Exhibit
New Bern
(252) 637-7972
www.neuseriver.com

21 | THURS.

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(336) 633-0244
www.randolph.edu/newevents/culturalarts.php

"The Law Is Too Slow: Lynching in NC, 1885–1906"
Lecture
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(252) 514-4900
www.tryonpalace.org

Fringe Arts Festival
Jan. 21–24, Asheville
(828) 255-1900
www.ashevillefringe.org

22 | FRI.

Comedian James Gregory Spindale
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www.foundationshows.com

23 | SAT.

Garden Lecture
New Bern
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29 | FRI.

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www.ansonsstart.org

Quilting & Needle Art Extravaganza
Jan. 29–30, Statesville
(704) 864-4894
www.quiltersgallery.net

30 | SAT.

Bridal Expo
New Bern
(252) 635-5658
www.encshows.com

Timeless Tales & Music
Durham
(919) 220-5429
www.lifeandscience.org

The Rhino eXtreme Wrestling Tournament
Fayetteville
(910) 483-5311
www.rhinowrestling.org/rhino_extreme.html

31 | SUN.

Livingston Taylor Concert
New Bern
(252) 638-8558
www.newbernhistorical.org

Listing Information



Deadlines:

For March: Jan. 24

For April: Feb. 24

Submit Listings Online:

Visit www.carolinacountry.com and click "See NC" to add your event to the magazine and/or our Web site. Or e-mail events@carolinacountry.com

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Pitt County

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Blessed with broad, prime agricultural land, the county's 10 municipalities range from Falkland with around 110 people to Greenville, 76,058. The well-located Greenville is a busy commercial and cultural center for eastern North Carolina. East Carolina University attracts folks with its theatre and dance productions, lectures and concerts in its Playhouse Production Series and Performing Arts Series. About 50 major events are held yearly. You can discover the county's heritage at East Carolina Village of Yesteryear (to re-

open in the spring), which has period buildings and artifacts from 1840-1940. Greenville food favorites include Carolina Pizza and Pasta Works. In neighboring Winterville, Wimpy's sells Cajun cuisine and its oyster bar includes a trough to dump your shells in. Over in Farmville, the Duck Rabbit brewery makes porter, brown, amber and stout beers across from a tobacco warehouse.

Three top spots:

River Park North & Science and Nature Center: This natural area in Greenville includes 324 acres of land with 1.2 miles of Tar River frontage and five ponds. Activities include pedal boating (in season). The Walter L. Stasavich Science and Nature Center features a 10,000-gallon freshwater aquarium. (252) 329-4560 or www.greenvillenc.gov.

May Museum: Housed in a 1870s home, the museum in Farmville's Historic District chronicles the heritage of Farmville and Western Pitt County. Exhibits include an extensive, rotated collection of quilts. (252) 753-6725 or www.farmville-nc.com.

Art Museums: They include Greenville Museum of Art, which showcases changing exhibits from its permanent collection of 19th and 20th century American art. (252) 758-1946 or www.gmoa.org. There's also the Wellington B. Gray Gallery on ECU's campus, which features highly acclaimed contemporary artists as well as students and faculty. (252) 328-6336 or www.ecu.edu/graygallery. Also on campus, the Ledonia Wright African-American Cultural Center houses a 150-piece art collection made by the Kuba of Zaire. (252) 328-6495 or www.ecu.edu/lwcc.

Learn of other nearby
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The Big River (2009), an ECU/Loessin Summer Theatre production

Bill Meitz

Can Female Hair Loss Be Reversed?

The ONLY hair loss therapy designed exclusively for a woman's biochemistry offers new hope for those suffering in silence.

If you are a woman suffering from hair loss or thinning hair, you are not alone. According to the American Academy of Dermatology, more than 30 million American women are coping with the daily nightmare of hair loss.

That means 30 million women are facing the same stress, worry and embarrassment every time they look in the mirror or comb their hair. And these women are searching for a better way to regain a healthy head of hair and the self-confidence that comes along with it.

Clinically Proven Treatment

Today, every woman suffering from hair loss has new hope for re-growing hair and reclaiming their confidence. Finally, the researchers behind the *International Hair Institute* have created **Keranique**, a system containing the only clinically approved ingredient that will not only REVERSE hair loss in women and re-grow hair but will make your hair look and feel amazing

Keranique is Unique..and For Women ONLY

The Keranique system is a simple yet revolutionary technology formulated especially for women who want to restore their hair with richer, fuller volume and texture while working to end the misery of ever increasing hair loss. Keranique's proprietary system is designed to help women who are concerned about hair loss, thinning hair and loss of texture and body. Keranique is the results of years of research by *International Hair Institute* and is specifically designed to work exclusively with the biochemistry of women.

Hair Loss is Not Created Equal

For years, the discussion of women's hair loss has been taboo. While the market for products dealing with men's hair loss has exploded, women struggling with their own hair loss issues were forced to suffer alone, hiding under wigs, scarves and hats...or worse.

But the number of women suffering has become so large that even the medical community is finally acknowledging this issue and as they are seeing women with hair loss at earlier and earlier ages. The problem can no longer be ignored. That is why the *International Hair Institute* was created. While balding in men is accepted as almost a genetic predisposition coupled with age, in women, the leading causes of hair loss are varied. This epidemic is so vast it has been reported that 50% of all women over 50 are dealing with some form of hair loss or thinning hair!

In clinical trials, women experienced 2.7 times the hair growth using the FDA-approved ingredient in Keranique

Visibly restores fullness, texture and body

Many women have tried popular hair loss treatments designed for men which contain 5% minoxidil. But such a high percentage concentration can cause serious side effects and is NOT recommended for use by women by the FDA. Keranique system is designed to work with a women's natural body chemistry to help restore the scalp, build back the richness and fullness in hair, while



What Our Customers Have To Say About Keranique...

"I truly love this product. My husband, who notices nothing, keeps telling me my hair looks thicker. And I can tell my roots are getting stronger!"

Results not typical

— Jodi, MO

reversing hair loss and re-growing hair. Women all over the U.S. who have tried Keranique love the way it leaves their hair silky smooth and the amazing results.

Try KERANIQUE RISK FREE for 30 days!

The chemists from the *International Hair Institute* are so confident in the success of the **Keranique** system, they're offering a **30 day Risk FREE** trial... because seeing is believing! Keranique is made in small batches by a specialty lab and includes the only FDA ingredient approved for women who want to stop hair loss now and start re-growing hair.

But supplies are limited so you must call today. To get your risk free trial of Keranique, for just a small shipping and processing fee call 888-219-2848. Your call is confidential and our operators are authorized to allow only one Keranique system per household.

If you want to end the embarrassment of hair loss and help restore the richness and fullness to your hair you owe it to yourself to try the Keranique system, perhaps the greatest breakthrough in hair rejuvenation technology ever.

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LEADING CAUSES OF FEMALE HAIR LOSS



Age: 50% of women experience hair loss by 50.

Hormones: Imbalances may shrink hair follicles.

Genetics: Family history may cause hair loss.

Stress: Can lead to hormonal imbalances.

Scalp: Poor care can accelerate hair loss.

Diet: Lack of protein, iron can impede growth.

These statements have not been evaluated by the FDA. This product is not intended to treat, diagnose, cure, mitigate or prevent any disease. Consult with your doctor before starting any medication. Customer responsible for return postage.

Geothermal pumps are efficient from the ground up

Geothermal heat pumps are extremely energy efficient and generally yield the lowest utility bills of any residential heating and cooling systems available. With the high cost of energy today and the available energy tax credit, installing a geothermal heat pump could make economic sense for some families.

A geothermal heat pump operates similarly to a standard heat pump except it exchanges heat with the ground instead of the outdoor air, essentially using renewable energy from the sun's rays that are stored as heat in the ground. The temperature of the outdoor air can vary 40 degrees or more from day to night and more than 100 degrees from the coldest winter night to the hottest summer day. In contrast, the temperature several feet below the ground surface varies relatively little.

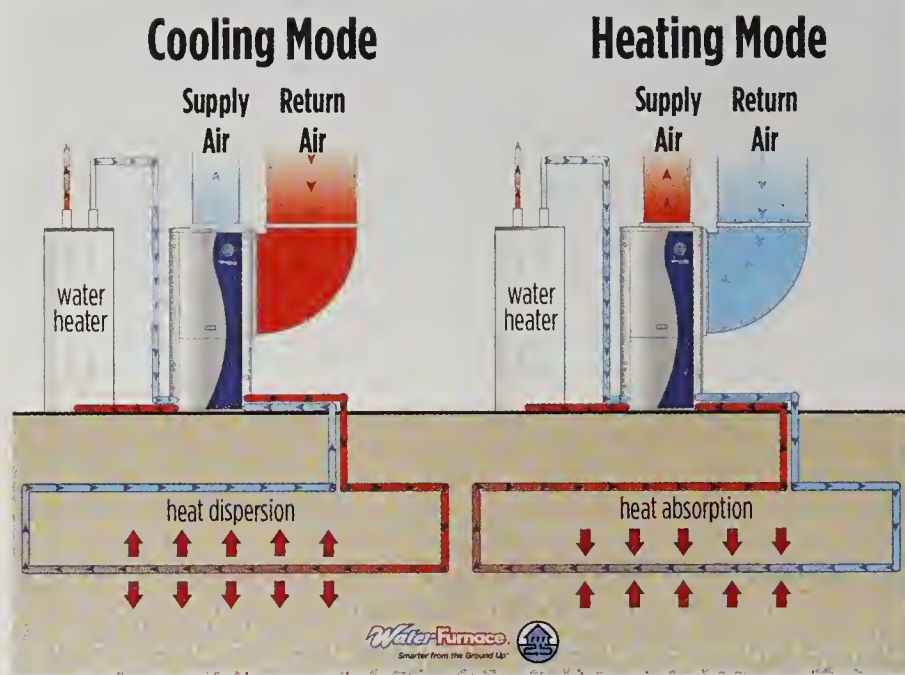
To capture the heat energy from the ground (in the winter) or exhaust the heat during summer, a long pipe is usually buried in the ground. An antifreeze/water solution running through the pipe acts as the heat transfer medium. If there is a pond or wells that can be dug on your land, this water can run through the heat pump heat exchangers. All of the new models use earth-friendly R410A refrigerant instead of freon.

Since no outdoor condenser coils and fans are needed, the entire heat pump and all mechanical components are located in an indoor unit. It operates quietly and, with no outdoor fan or compressor, you and your neighbors won't hear any noise.

During winter in the heating mode, a geothermal heat pump can produce up to \$5 worth of heat for each \$1 on your electric bills. Unlike standard heat pumps that lose efficiency and maximum heat output as the outdoor temperature drops, the efficiency and heat output from a geothermal heat pump remains relatively constant.

Moist ground has a huge thermal energy storage capacity. Some models can also be combined with solar systems to gain more free heat. The most efficient models use a two-stage compressor and variable-speed indoor blower for the best comfort.

During summer months, a regular heat pump or central air conditioner loses efficiency and cooling output when it is hotter outdoors. Unfortunately, this is when your house requires the greatest cooling capacity. Cooling efficiencies for geothermal units are as high as 30 EER (energy efficiency ratio). A standard heat pump or central air conditioner is typically less than half as efficient.



This schematic show how a geothermal heat pump works during winter and summer.

Another summertime advantage is free hot water when the geothermal heat pump is cooling your house. Instead of exhausting the waste heat to the outdoor air as a standard heat pump does, this waste heat is diverted to your water heater. This device is called a desuperheater and it is offered as a standard or optional feature on most geothermal heat pumps.

The initial cost of installing a geothermal heat pump is significantly more expensive than a standard air-to-air heat pump, and the final cost of installation depends upon the type of ground loop needed and your land's topography. But the federal energy tax credit, which provides a 30 percent tax credit covering the entire cost of installing a geothermal heat pump, does make the initial expense more affordable.

To qualify for the credit, the efficiency of the unit must meet or exceed Energy Star requirements and be installed after Dec. 31, 2007 and before Dec. 31, 2016.

For any units installed in 2009 through 2016, you can take advantage of the full 30 percent tax credit. File for the credit by completing the Renewable Energy Credits subsection on your tax return forms. The contractor who sold and installed the product should list the purchase as a "Geothermal Heat Pump" on the invoice and that it "Exceeds requirements of Energy Star program currently in effect."

James Dulley is an engineer and syndicated columnist for the National Rural Electric Cooperative Association.

The following companies offer efficient geothermal heat pump systems:

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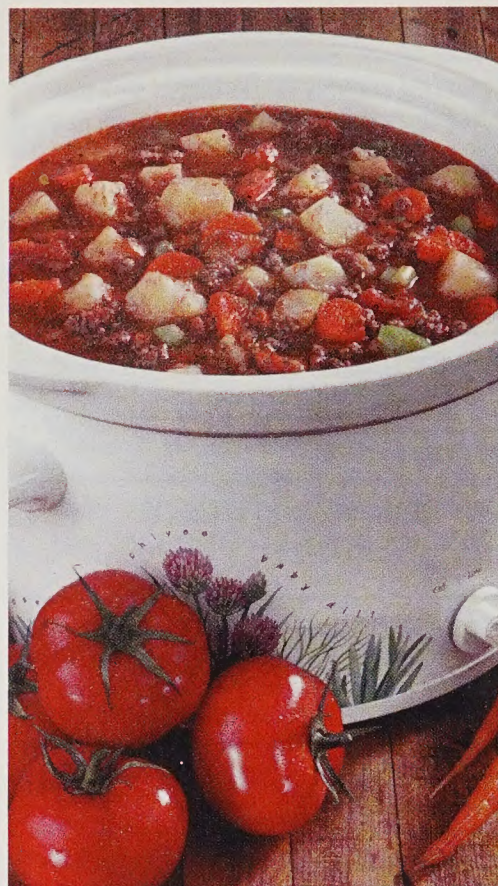
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Beef Vegetable Soup

- 1 pound lean ground beef
- 1 medium onion, chopped
- ½ teaspoon salt
- ¼ teaspoon pepper
- 3 cups water
- 3 medium potatoes, peeled and cut into ¾-inch cubes
- 1 can (11½ ounces) V8 juice
- 1 cup chopped celery
- 1 cup sliced carrots
- 2 tablespoons sugar
- 1 tablespoon dried parsley flakes
- 2 teaspoons dried basil
- 1 bay leaf

In a nonstick skillet, cook beef and onion over medium heat until meat is no longer pink; drain. Stir in salt and pepper. Transfer to a 5-quart slow cooker.

Add the remaining ingredients. Cover and cook on low for 9–11 hours or until vegetables are tender. Discard the bay leaf before serving.

Yield: 7 servings

From Your Kitchen

Crock Pot Angel Chicken

- 1½ to 2 pound pack of boneless, skinless chicken breasts, cut into bite size pieces
- 1 envelope (10.7-ounce) Italian dry salad dressing mix
- 1 can (10¾-ounce) condensed golden mushroom soup
- ¼ cup of butter or margarine
- 8 tub (8-ounce) cream cheese with chives and onion
- ½ cup dry white wine (or water)
- Salt and pepper to taste
- 3 cups cooked pasta (angel hair or your choice, hot)

In a crock pot and/or slow cooker place the chicken pieces. Put everything else above (except pasta) on top of the chicken and let it cook, about 6–8 hours on low or 4 hours on high. You can stir half way through. When you are ready to eat, make the noodles. Serve chicken on noodles. Along with some garlic bread, you will just love this meal.

Brantley Averkamp of Huntersville,

a member of EnergyUnited, will receive

\$25 for submitting this recipe.

Send Us Your Recipes

Contributors whose recipes are published will receive \$25. We retain reprint rights for all submissions. Include your name, address, phone number (for questions), and the name of your electric cooperative. Mail to: Carolina Country Kitchen, P.O. Box 27306, Raleigh, NC 27611 or E-mail to: Jenny.Lloyd@carolinacountry.com



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Recipes are by Taste of Home magazine, unless otherwise indicated. For a sample copy, send \$2 to Taste of Home, Suite 4321, P.O. Box 990, Greendale, WI 53129-0990. Visit the Web page at www.tasteofhome.com.

Open-Faced Meatball Sandwiches

- ¼ cup egg substitute
- ½ cup soft bread crumbs
- ¼ cup finely chopped onion
- 2 garlic cloves, minced
- ½ teaspoon onion powder
- ½ teaspoon dried oregano
- ½ teaspoon dried basil
- ¼ teaspoon pepper
- Dash salt
- 1¼ pounds lean ground beef
- 2 cups garden style pasta sauce
- 4 hoagie buns, split
- 2 tablespoons shredded part-skim mozzarella cheese
- Shredded Parmesan cheese, optional

In a large bowl, combine the first nine ingredients. Crumble beef over mixture and mix well. Shape into 40 meatballs. In a large skillet coated with nonstick cooking spray, brown meatballs in batches; drain.



Place meatballs in a large saucepan. Add pasta sauce; bring to boil. Reduce heat; cover and simmer for 10–15 minutes or until meat is no longer pink. Spoon meatballs and sauce onto bun halves; sprinkle with mozzarella and Parmesan cheese if desired.

Yield: 8 servings



Pecan Pound Cake

- 1½ cups butter, softened
- 3¾ cups confectioners' sugar
- 6 eggs
- 1 tablespoon vanilla extract
- 2½ cups all-purpose flour
- ½ teaspoon salt
- 1 cup flaked coconut
- ⅔ cup chopped pecans, toasted

In a large mixing bowl, cream butter and confectioners' sugar until light and fluffy. Add eggs, one at a time, beating well after each addition. Add vanilla. Combine flour and salt; add to creamed mixture just until combined. Stir in coconut and pecans.

Pour into a greased and floured 10-inch tube pan; spread evenly. Bake at 325 degrees for 60–65 minutes or until a toothpick inserted near the center comes out clean. Cool for 10 minutes before removing from pan to a wire rack to cool completely.

Yield: 12–16 servings

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15	\$.59	\$.55
35	\$ 1.30	\$ 1.08
55	\$ 3.20	\$ 2.53
65	\$ 5.36	\$ 4.14
75	\$ 10.23	\$ 7.64
85	\$ 19.77	\$ 16.52

* Does not include \$36 policy fee, minimums may apply

Sample Monthly Rates per 1,000*

<u>Issue</u> <u>Age</u>	<u>Male</u> (tobacco)	<u>Female</u> (tobacco)
5	N/A	N/A
15	N/A	N/A
35	\$ 1.79	\$ 1.49
55	\$ 4.30	\$ 3.55
65	\$ 7.18	\$ 5.41
75	\$ 13.24	\$ 8.85
85	\$ 26.26	\$ 17.67

* Does not include \$36 policy fee, minimums may apply